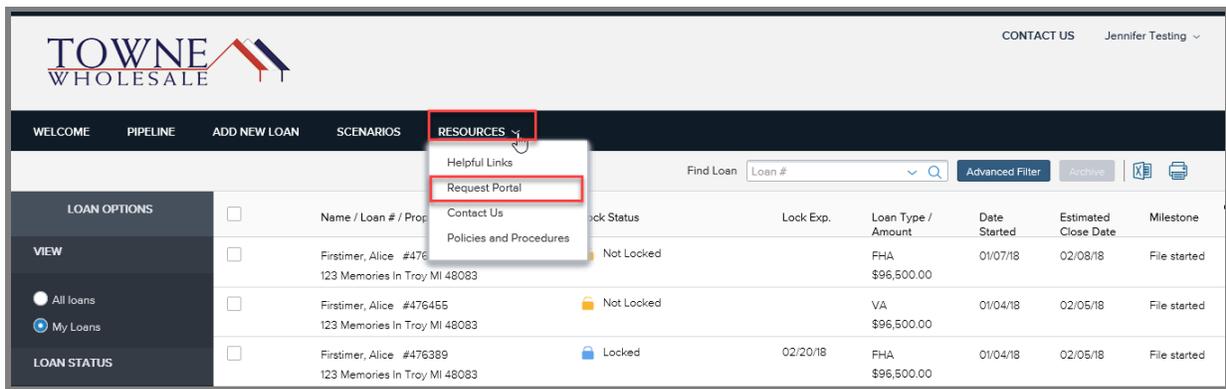




## How To: Request an Early CD or Input a Closing Request

### ACCESSING THE EARLY CD/CLOSING REQUEST:

Step 1: Login to TPO Connect and access the Resources Tab. Select the Request Portal from the dropdown.



Step 2: Login using specific borrower/loan information by inputting:

- Loan Number
- Borrower’s Last Name
- Organization ID (This is your company’s NMLS ID/Number)

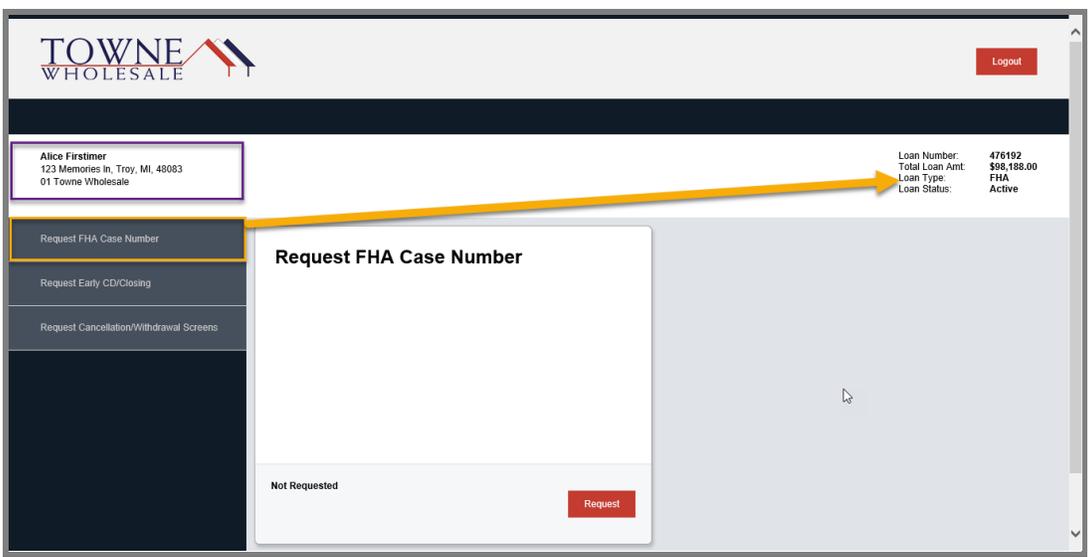
Step 3: Click “Lookup Loan”



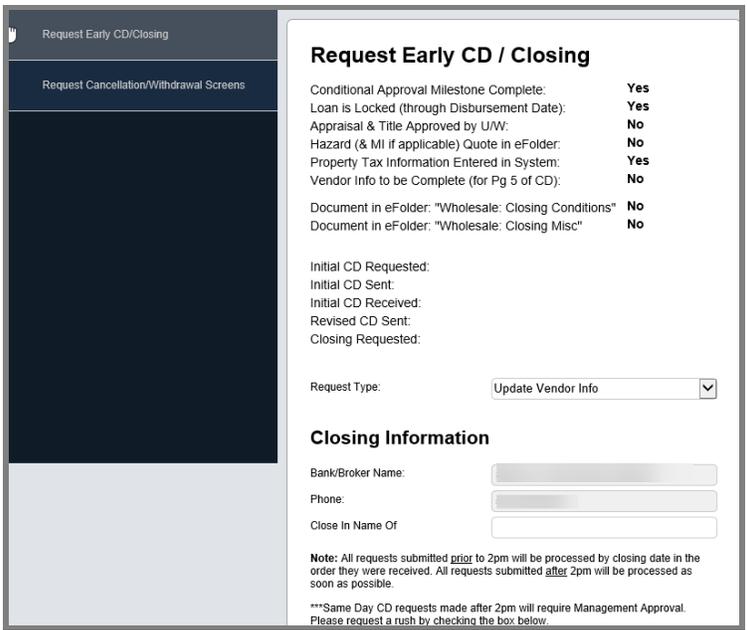
# TPO Wholesale – Request Early CD/Closing

**NOTE:** You can also access the Request Portal by going to: <https://request.townemortgage.com/> or <https://request.americu.com/>

**Step 4:** Within the request portal, you will see the borrower’s information, as well as your company information displayed at the top, left-hand corner [shown in purple]. You will also see request options based on your chosen loan type (i.e. Request FHA Case Number for FHA loans; Request GUS for USDA loans). [Shown in yellow]



**Step 5:** Click on the “Request Early CD/Closing” Tab



**NOTE:**

The “Request Type” dropdown has multiple options **[in red below]**:

- **Update Vendor Info:** If you want to add the title and hazard contact information to save to the file.
- **Early CD:** To request an Early CD if the criteria **[in purple below]** are met.
- **COC CD:** To request a COC CD prior to ordering your closing request (All criteria for Early CD are also still required to request)
- **Closing Request as: Docs Only; Funds Only; OR Docs and Funds.** (All criteria for Early CD are also still required to request, but you must ALSO have at least one attachment uploaded to “Wholesale: Closing Conditions” OR “Wholesale: Closing Misc.” **[in green below]**)

The screenshot shows a web form titled "Request Early CD / Closing". On the left, there is a sidebar with two menu items: "Request Early CD/Closing" (highlighted with a red box) and "Request Cancellation/Withdrawal Screens". The main form area contains several sections:

- Request Early CD / Closing** (Section Header)
- A table of criteria with "Yes/No" responses:

Conditional Approval Milestone Complete:	Yes
Loan is Locked (through Disbursement Date):	Yes
Appraisal & Title Approved by U/W:	No
Hazard (& MI if applicable) Quote in eFolder:	No
Property Tax Information Entered in System:	Yes
Vendor Info to be Complete (for Pg 5 of CD):	No
- Two document upload fields:

Document in eFolder: "Wholesale: Closing Conditions"	No
Document in eFolder: "Wholesale: Closing Misc"	No
- A yellow-bordered box containing date fields:

Initial CD Requested:  
Initial CD Sent:  
Initial CD Received:  
Revised CD Sent:  
Closing Requested:
- A "Request Type:" dropdown menu (highlighted with a red box) with a dropdown list (highlighted with a red box) containing:
  - Update Vendor Info
  - Early CD
  - CD COC
  - Docs Only
  - Funds Only
  - Docs and Funds
- A "Closing Information" section (highlighted with a red box) with a "Bank/Broker Name:" field.

Arrows indicate connections: a red arrow points from the sidebar menu to the "Request Type:" dropdown; a purple arrow points from the "Update Vendor Info" option in the dropdown to the "Update Vendor Info" option in the dropdown list; a green arrow points from the "Update Vendor Info" option in the dropdown list to the "Vendor Info to be Complete" criterion in the table above.

\*\*IF you don't have all the “YES”s to request a CD or Closing, you can still update your Vendor Info.

**NOTE:**

The following dates will be populated when the actions have taken place: **[shown in yellow]**

- Initial CD Requested
- Initial CD Sent
- Initial CD Received
- Revised CD Requested
- Closing Requested

## UPDATE VENDOR INFO:

- Step 1: Select “Update Vendor Info” from the dropdown.
- Step 2: Input the Title Company/Settlement Agent Information and/or Hazard Insurance Information

### Title Company/Settlement Agent Information

Title Company/Settlement Agent: \*

Address: \*

City: \*

State: \*  ▼

Zip: \*

Contact Person:

Phone: \*

Fax:

License ID: \*

Email: \*

### Wire Bank Information

ABA Number: \*

Account Number: \*

For Further Credit To (If Applicable)

### Hazard Insurance Information

Insurance Company: \*

Address: \*

City: \*

State: \*  ▼

Zip: \*

Contact Person:

Phone: \*

Fax:

E-mail Address:

*The red asterisks denotes a required field for this section.*

- Step 3: Click Save.

### Special Instructions

Special Instructions:



**NOTE:** If you complete all Title Company and Hazard Insurance information (that have the red asterisk in that section), the “NO” in Early CD Questions will turn to a “YES” when you click save.

**Request Early CD / Closing**

Conditional Approval Milestone Complete: **No**

Loan is Locked (through Disbursement Date): **No**

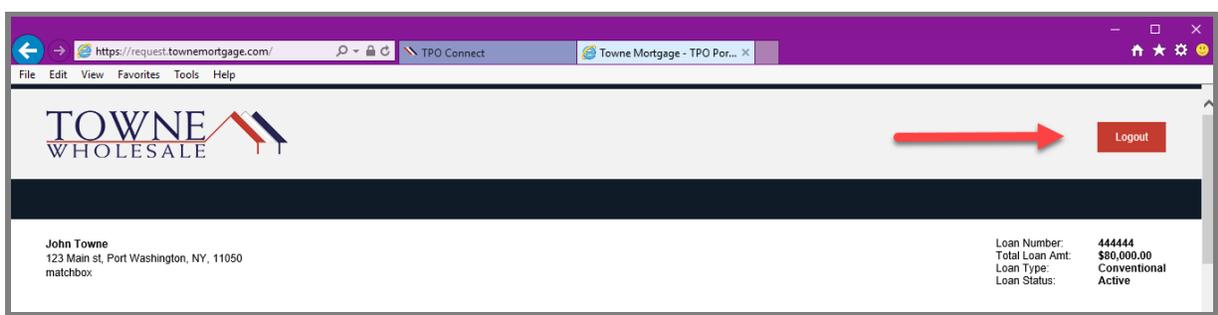
Appraisal & Title Approved by U/W: **No**

Hazard (& MI if applicable) Quote in eFolder: **No**

Property Tax Information Entered in System: **Yes**

Vendor Info to be Complete (for Pg 5 of CD): **Yes** 

**NOTE:** To go to a different loan to make requests or update vendor information: Click “Logout” at the top, right-hand corner of the screen. You will then be prompted to enter the applicable Loan Number, Borrower Last Name, and your company’s Organization ID (NMLS # for your company).



## EARLY CD REQUEST:

Step 1: Ensure you have all “YES”s for the Early CD Requirements.

**Request Early CD / Closing**

Conditional Approval Milestone Complete: **Yes**

Loan is Locked (through Disbursement Date): **Yes**

Appraisal & Title Approved by U/W: **Yes**

Hazard (& MI if applicable) Quote in eFolder: **Yes**

Property Tax Information Entered in System: **Yes**

Vendor Info to be Complete (for Pg 5 of CD): **Yes**

Document in eFolder: "Wholesale: Closing Conditions" **No**

Document in eFolder: "Wholesale: Closing Misc" **No**

Initial CD Requested:

Initial CD Sent:

Initial CD Received:

Revised CD Sent:

Closing Requested:

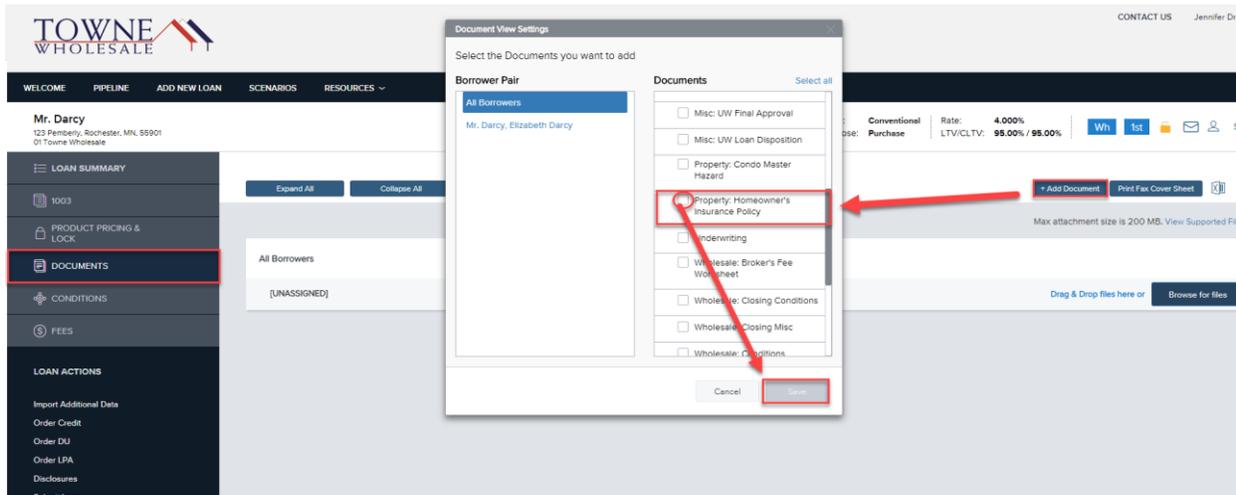
Request Type: Early CD

1. My Loan has been conditionally approved.
2. My rate is locked, and good through funding.
3. The Underwriter has fully approved the Appraisal and Title Report.
4. I have provided an Insurance Quote.
5. Property Tax amount is input for the Proposed Housing.
6. The Title Company and Hazard Information is updated.

# TPO Wholesale – Request Early CD/Closing

**NOTE:**

For the **Hazard Quote in eFolder**: “YES”, we need to have the quote, or policy uploaded to the document placeholder: “Property: Homeowners Insurance Policy”. You can add this, if not already provided, in the TPO Connect Website in the Documents Tab. *Ensure that only one placeholder is added. Multiple placeholders without an attached document can provide a false fail, or “NO”.*



**Step 2:**

Select “Early CD” from the Request Type dropdown.

Step 3: Complete all information with a red asterisk from the following sections:

- Closing Information
- Title Company/Settlement Agent Information
- Hazard Insurance Information
- Requester Information

Step 4: Click Save/Request – **This is the same button used before when updating vendor information, but now that a CD request is possible, the button updates to reflect this.** (You can also put notes/comments into the Special Instructions box for the closing desk to review when preparing the CD)

**Requester Information**

Requested By: \*

Requester Phone: \*

Requester Email: \*

**Special Instructions**

Special Instructions:



**NOTE:** At the top of the request screen, a confirmation will appear (for a few moments) and the “Initial CD Requested” date will be populated.

**Your request has been received and is being processed.**

**Request Early CD / Closing**

Conditional Approval Milestone Complete:	<b>Yes</b>
Loan is Locked (through Disbursement Date):	<b>Yes</b>
Appraisal & Title Approved by U/W:	<b>Yes</b>
Hazard (& MI if applicable) Quote in eFolder:	<b>Yes</b>
Property Tax Information Entered in System:	<b>Yes</b>
Vendor Info to be Complete (for Pg 5 of CD):	<b>Yes</b>
Document in eFolder: "Wholesale: Closing Conditions"	<b>No</b>
Document in eFolder: "Wholesale: Closing Misc"	<b>No</b>

**Initial CD Requested: 01/17/2018**

Initial CD Sent:  
Initial CD Received:  
Revised CD Sent:  
Closing Requested:

## COC CD REQUEST:

Step 1: Ensure you still have all your “YES”s and select “CD COC” from the Request Type dropdown.

Item	Status
Conditional Approval Milestone Complete:	Yes
Loan is Locked (through Disbursement Date):	Yes
Appraisal & Title Approved by U/W:	Yes
Hazard (& MI if applicable) Quote in eFolder:	Yes
Property Tax Information Entered in System:	Yes
Vendor info to be Complete (for Pg 5 of CD):	Yes
Document in eFolder: "Wholesale: Closing Conditions"	No
Document in eFolder: "Wholesale: Closing Misc"	No

Initial CD Requested: 01/17/2018  
Initial CD Sent: 01/17/2018  
Initial CD Received: 01/20/2018  
Revised CD Sent:  
Closing Requested:

Request Type: CD COC

Step 2: Complete all information with a red asterisk from the following sections:

- Closing Information
- Title Company/Settlement Agent Information
- Hazard Insurance Information
- Requester Information

Step 3: Input Special Instructions detailing ALL changes that have taken place, or are needed to complete the COC.

**Requester Information**

Requested By: \* Test Towne  
Requester Phone: \* 9876543210  
Requester Email: \* test@towne.com

**Special Instructions**

Special Instructions \* COC needed. Lowered Loan Amount to 100K. No changes to Fees except for Origination (since it calculates as a percentage). Profile Change to rate has been made in Product and Pricing.

Save/Request

Step 4: Click Save/Request.

## CLOSING REQUEST:

Step 1: Ensure you have all your “YES”s for the Early CD Criteria AND at least one “YES” for “Wholesale: Closing Conditions”, or “Wholesale: Closing Misc.”

Request Early CD / Closing

Conditional Approval Milestone Complete: **Yes**  
Loan is Locked (through Disbursement Date): **Yes**  
Appraisal & Title Approved by U/W: **Yes**  
Hazard (& MI if applicable) Quote in eFolder: **Yes**  
Property Tax Information Entered in System: **Yes**  
Vendor Info to be Complete (for Pg 5 of CD): **Yes**

Document in eFolder: "Wholesale: Closing Conditions" **Yes**  
Document in eFolder: "Wholesale: Closing Misc" **No**

Initial CD Requested: **01/17/2018**  
Initial CD Sent: **01/17/2018**  
Initial CD Received: **01/20/2018**  
Revised CD Sent: **01/17/2018**  
Closing Requested:

Request Type: **Update Vendor Info**  
CD, COC  
Docs Only  
Funds Only  
Docs and Funds

Closing Information

**NOTE:** For the Document in eFolder: “Wholesale: Closing Conditions” or Wholesale: Closing Misc.”: “YES”, we need to have a document uploaded to one of these placeholders. You can add this in the TPO Connect Website in the Documents Tab. *Ensure that only one placeholder is added. Multiple placeholders without an attached document can provide a false fail, or “NO”.*

Document View Settings

Select the Documents you want to add

Borrower Pair: All Borrowers, Mr. Darcy, Elizabeth Darcy

Documents:  Misc: UW Final Approval,  Misc: UW Loan Disposition,  Property: Condo Master Hazard,  Property: Homeowner's Insurance Policy,  Underwriting,  Wholesale: Broker's Fee Worksheet,  Wholesale: Closing Conditions,  Wholesale: Closing Misc,  Wholesale: Conditions

Cancel Save

CONTACT US Jennifer Drou

Mr. Darcy  
123 Penberly, Rochester, MN, 55901  
01 Towne Wholesale

WELCOME PIPELINE ADD NEW LOAN SCENARIOS RESOURCES

LOAN SUMMARY  
1003  
PRODUCT PRICING & LOCK  
**DOCUMENTS**  
CONDITIONS  
FEES  
LOAN ACTIONS  
Import Additional Data  
Order Credit  
Order DU  
Order LPA  
Disclosures  
Submit Loan

Expand All Collapse All

All Borrowers  
[UNASSIGNED]

Conventional Purchase Rate: 4.000% LTV/CLTV: 95.00% / 95.00%

Wh Wh 1st

Max attachment size is 200 MB. View Supported Files

Drag & Drop files here or Browse for files

Examples of items to upload to “Wholesale: Closing Conditions”, or “Wholesale: Closing Misc.”:

- Homeowners Policy with updated Mortgagee
- Updated Payoff Statement
- Prelim CD
- Wiring Instructions, etc.

Step 2: Select your closing type:

- **Docs Only:** If you are only requesting the closing documents to be generated.
- **Funds Only:** If you are only requesting for the wire to be sent for closing.
- **Docs and Funds:** If you are only requesting the closing documents to be generated AND for the wire to be sent.

Step 3: Ensure ALL data entry fields with the red asterisk are completed (to include Wire Bank Information; or any COC needs in the Special Instructions box)

Step 4: Click Save/Request.

**Wire Bank Information**

ABA Number: \* 1234567  
Account Number: \* 123456789  
For Further Credit To (If Applicable)

**Hazard Insurance Information**

Insurance Company: \* State Farm  
Address: \* 605 12th St SE  
City: \* Rochester  
State: \* Minnesota  
Zip: \* 55904  
Contact Person: Jane  
Phone: \* 888-999-7777  
Fax:  
E-mail Address:

**Requester Information**

Requested By: \* Test Towne  
Requester Phone: \* 9876543210  
Requester Email: \* test@towne.com

**Special Instructions**

Special Instructions:

Save/Request

**NOTE:** Requesting the Closing will submit your loan to our closing department. Once Closing is Requested, The Early CD/Closing Request will be read only.

**NOTE:** If a Rush is needed when requesting an Early CD, COC, or Closing; read the details in the Closing Information Section, and click the box for “Rush Request.”

### Closing Information

Bank/Broker Name:

Phone:

Close In Name Of

**Note:** All requests submitted prior to 2pm will be processed by closing date in the order they were received. All requests submitted after 2pm will be processed as soon as possible.

\*\*\*Same Day CD requests made after 2pm will require Management Approval. Please request a rush by checking the box below.

**Rush Request**

**Note:** In order to ensure your closing is not delayed, it is important that the Borrower signs and returns these the CD by 11:59PM three business days prior to closing, or per Federal Guidelines closing will be delayed.

Requested Closing Date: \*

Requested Closing Time: \*

First Payment Date:

Delivery Method for Funds: \*

Email (for Document Delivery): \*

Power of Attorney: \*